

EXHIBIT A

A federal court authorized this Notice.
This is not a solicitation from a lawyer.



If you purchased or were enrolled in a Blue Cross or Blue Shield health insurance or administrative services plan between 2008 and 2020, a \$2.67 billion Settlement may affect your rights.

Para una notificación en español, visite www.BCBSsettlement.com/espanol

Questions? Call (888) 681-1142 or Visit www.BCBSsettlement.com

Blue Cross Blue Shield Settlement
c/o JND Legal Administration
P.O. BOX 91390
Seattle, WA 98111

Class Member Name
Class Member Address
Class Member City/State/Zip

YOUR
UNIQUE ID:

PLEASE SAVE THIS NUMBER
TO FILE A CLAIM

What is this notice?

On November 30, 2020, the Honorable R. David Proctor of the U.S. District Court for the Northern District of Alabama granted preliminary approval of this class action Settlement. The Court directed the parties to send this notice. Blue Cross and/or Blue Shield's records show that you may be a Settlement Class Member. You may be eligible to receive a payment from the Settlement in the *In re: Blue Cross Blue Shield Antitrust Litigation MDL 2406*, N.D. Ala. Master File No. 2:13-cv-20000-RDP.

What is the lawsuit about?

Plaintiffs claim that the Blue Cross Blue Shield Association and Settling Individual Blue Plans (collectively, "Settling Defendants") violated antitrust laws by entering into an agreement not to compete with each other and to limit competition among themselves in selling health insurance and administrative services for health insurance. Settling Defendants deny all claims. The Settling Defendants have asserted that their conduct results in lower healthcare costs and greater access to care for their customers. The Court has not decided who is right.

Who is affected?

You may be eligible to receive payment if you are an **Individual, Insured Group** (and their employees) or **Self-Funded Account** (and their employees) that purchased or were enrolled in a Blue Cross or Blue Shield health insurance or administrative services plan during one of the two Settlement Class Periods. Government accounts are excluded from the Class.

The Settlement Class Period for **Individuals and Insured Groups** is from February 7, 2008, through October 16, 2020. The Settlement Class Period for **Self-Funded Accounts** is from September 1, 2015 through October 16, 2020. Dependents, beneficiaries (including minors), and non-employees are **NOT** eligible to receive payment.

All **Individuals, Insured Groups, and Self-Funded Accounts** that purchased or were enrolled in a Blue Cross or Blue Shield health insurance or administrative services plan during the applicable Class Period will also benefit from the parts of the Settlement requiring Settling Defendants to change certain of their practices that were alleged to be anticompetitive. Dependents, beneficiaries (including minors), and non-employees will benefit from this part of the Settlement.

What can you get from the Settlement?

Class Members who submit valid claims may receive a cash payment from the Net Settlement Fund. The Net Settlement Fund is estimated to be approximately \$1.9 billion. This is after deducting attorneys' fees, administration expenses and other costs from the \$2.67 billion Settlement Fund. For more details on the Plan of Distribution, read the Long Form Notice available at www.BCBSsettlement.com. You can also call (888) 681-1142. Settling Defendants also agreed to make changes in the way they do business to increase the opportunities for competition in the market for health insurance.

How do you get a payment?

You must submit a valid claim online at www.BCBSsettlement.com or postmarked by mail no later than November 5, 2021. Claim Forms are available at www.BCBSsettlement.com or may be requested by calling (888) 681-1142.

What are your other options?

If you do not want to be legally bound by the Settlement, you may send a request for exclusion ("opt out"). You will not receive any money, but you will keep your right to sue Settling Defendants for the claims in this case. If you do not exclude yourself, you may object to the Settlement. You will still be bound by the Settlement if your objection is rejected. For details on how to opt out or object, read the Long Form Notice available at www.BCBSsettlement.com.

Opt outs and objections must be postmarked by July 28, 2021. The Court will hold a Fairness Hearing to consider whether the Settlement is fair, reasonable, and adequate. The Fairness Hearing is on October 20, 2021 at 10:00 a.m. Central Time. The Court will also decide whether to approve attorneys' fees and expenses up to \$667.5 million and \$101 million for additional costs and service awards. These amounts will be deducted from the \$2.67 billion Settlement Fund. You may ask to attend the Fairness Hearing, on your own or through counsel, but you do not have to do so.

Please Do Not Contact The Court Regarding This Notice.

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Carefully separate this Address Change Form at the perforation

Name: _____

Current Address: _____

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Address Change Form

To make sure your information remains up-to-date in our records, please confirm your address by filling in the above information and depositing this postcard in the U.S. Mail.



Blue Cross Blue Shield Settlement
c/o JND Legal Administration
P.O. BOX 91390
Seattle, WA 98111

EXHIBIT B

To: [Class Member Email Address]
From: Blue Cross Blue Shield Claims Administrator (Notice@BCBSsettlement.com)
Subject: Blue Cross Blue Shield Settlement Notice

Dear [Class Member Name]:



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a Blue Cross or Blue Shield health
insurance or administrative services plan
between 2008 and 2020, a \$2.67 billion
Settlement may affect your rights.**

YOUR UNIQUE ID:

PLEASE SAVE THIS NUMBER TO FILE A CLAIM

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EXHIBIT C



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Thursday, April 1, 2021

Today's Paper

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Opinion: Listen to 'The Argument' With Jane Coaston
Are hate crime laws working?



Broadway Returns in Australia
Hear lessons and songs from shows now opening on Australia's stages. Subscribers can R.S.V.P. here.

Virus Surge in Michigan Is a 'Gut Punch' to Hopes of Pandemic's End

- Infection levels in the state have exploded in recent weeks, amid an outbreak that is one of the largest and most alarming in the U.S.
- The trend points to a disconcerting phase of the pandemic: Vaccines are rolling out quickly, but upticks in cases raise the prospect of a new surge.

LIVE

U.S. Air Travel to Vacation Spots Is Returning

The C.D.C. advises people to refrain from widespread travel, but the drive to return to normal lifestyles is growing. Here's the latest on the pandemic.



Rio de Janeiro

As Covid and Economic Woes Ravage Brazil, Bolsonaro Improvises and Confounds

Critics see President Jair Bolsonaro's behavior as an unnerving sign of a flailing leader. His strategy, if there is one, is difficult to discern.

A factory mix-up ruined up to 15 million vaccine doses from Johnson & Johnson.



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Iowa
Breasia Terrell, who would have turned 11 in December, was last seen alive on July 10 in her hometown of Davenport, Iowa.
Person of interest named »

'The Voice' announces unexpected 'Mega Mentor'


Farrow speaks out about 3 deceased children


How long are you protected with the Pfizer vaccine?


Tom Brady's April Fools' prank doesn't hit the mark


Paltrow video sends 'very dangerous message': Doctors


Celebrity SheKnows
The Cause of Tiger Woods' Car Wreck Is No Longer a Mystery
Sheriff said they have determined cause of Tiger Woods' crash, but won't release it yet


Yahoo Sports
Sheriff said they have determined cause of Tiger Woods' crash, but won't release it yet

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Who's next at UNC after Williams' retirement?

College basketball world reacts to Williams retiring



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Blue Jays 0-0  1 **ESPN**
Bet 4th 2 Outs **2**  **Yankees** 0-0

AT BAT

 Pitcher H. Ryu TOR - SP	 Batter G. Torres NYY - SS	
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Sanchez launches 407-ft two-run homer to left
Gary Sanchez puts the Yankees out front with a two-run home run to left field in the second inning.

0:28  5s

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OPENING DAY SCOREBOARD

 Indians	0	Top 4th		 Twins	0	Top 1st	
 Tigers	3	1 Out		 Brewers	0	2 Outs	
 Pirates	2	Top 1st		 Braves	0-0	3:05 PM ET	See All

[On This Date](#)

ESPN+ Watch Listen Fantasy

Sources: Longhorns hitting Red Raiders' board

- Oklahoma State star Cunningham to enter draft
- NFL rule changes may include more video review
- ESPN+** Best bets for the 2021 MLB season

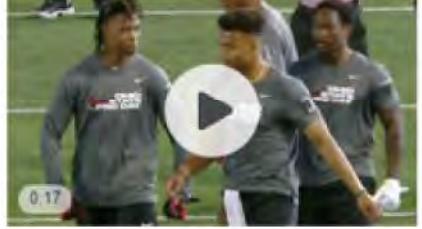


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Trending



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Justin Fields wows at pro day with deep pass

Justin Fields rolls to his left and heaves a deep dime that leaves his teammates and NFL personnel impressed.

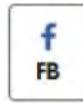


PEOPLE.COM > HOME

Kamala Harris Moving into Vice President's Residence After More Than a 2-Month Delay Due to Renovations

The vice president and second gentleman have been staying at Blair House since the Inauguration while the home at Number One Observatory Circle underwent renovations

By Ashley Boucher | April 01, 2021 07:54 PM



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Kamala Harris Moving into Vice President's Residence After More Than a 2-Month Delay Due to Renovations

Teen Wolf's Arden Cho Details Horrific Racist Attack While Walking Her Dog: 'I'm Still Shaking'

Ex-Paramedic Accused of Using Eyedrops to Kill Wife Also Allegedly Set Helicopter on Fire



Van Life Influencer Lee MacMillan Dies by Suicide at 28: 'A Magnetic Force of Nature'

"She was the brightest light," a tribute on her Instagram page said



Prince Harry Is in Beach Mode as He Plays Fetch with Dog Pula in California: See the Photos!



Michael Strahan Reveals His Teeth 'Gap Is Here to Stay' in April Fool's Day Prank

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Kamala Harris Moving into Vice President's Residence After More Than a 2-Month Delay Due to Renovations

Bindi Irwin and Family Share Hilarious April Fools' Day Photo of Baby Grace's 'First Croc Encounter'

Teen Wolf's Arden Cho Details Horrific Racist Attack While Walking Her Dog: 'I'm Still Shaking'

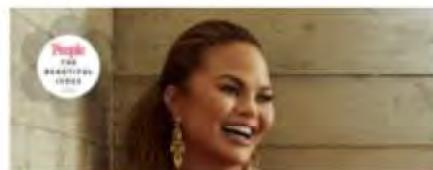
Paulina Porizkova Responds to Ageist Critics on Instagram: 'I Think I Look Pretty Good in Lingerie'

Ex-Paramedic Accused of Using Eyedrops to Kill Wife Also Allegedly Set Helicopter on Fire

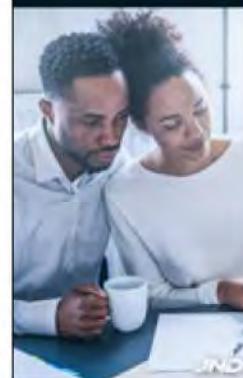


Jeannie Mai and Jeezy Tie the Knot in Intimate Wedding at Their Atlanta Home 1 Year After Engagement

"And at the end of the day, Jeezy and I really just wanted to become husband and wife," the *Real* co-host, 42, told *Vogue*



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1 2

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5th
2 Outs

TOR 0-0 NYY 0-0

AT BAT

Pitcher: H. Ryu TOR - SP

Batter: C. Frazier NYY - LF

B: ● ● ○ ○
S: ● ○ ○

Sanchez launches 407-foot

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10:09

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2021 NFL mock draft: Mystery begins at No. 3



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 2 Influencer Lee MacMillan Dead by Suicide at 28

 Watch Travis Barker's 15-Year-Old Daughter Cover Up His Face Tattoos

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IMMIGRATION

Getty Images

Ciudad Juárez, the land where the dreams of so many migrants die: "Why did they deceive us, why?"

Thousands try to cross the border almost daily and thousands succeed only to be returned to Mexico. On an international bridge, a woman collapsed crying while her children suffered at her side. Now he insists: "My fear is gone."

Highlights



2

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Titulares Coronavirus EEUU Tu país Inmigración Mundo Crimen Tecnología Ciencia Economía El Tiempo



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Telemundo

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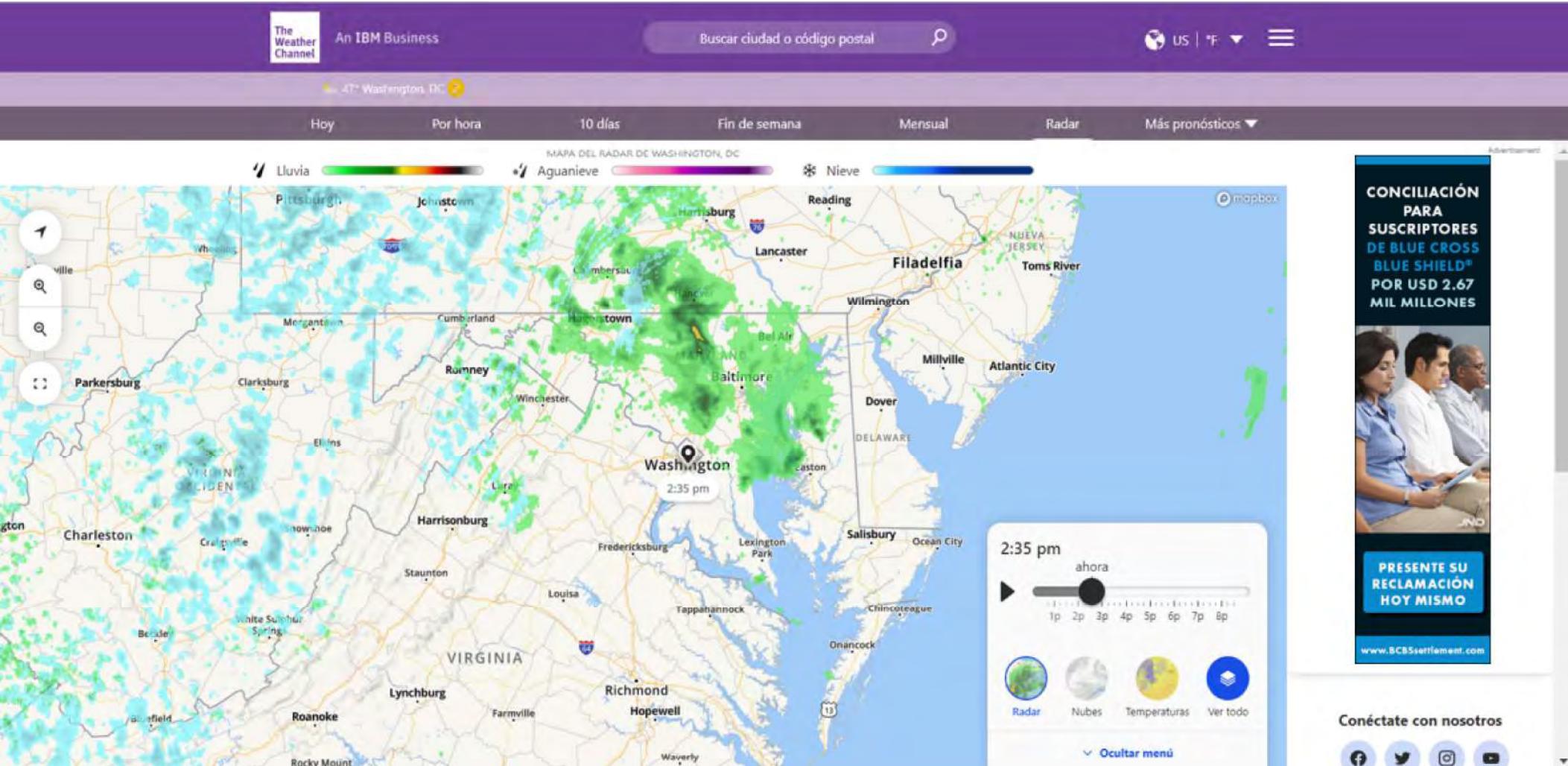


▶ Telemundo

Muere uno de los policías
embestidos por un auto
afuera del Capitolio



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 **Class Action Lawsuit**

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EXHIBIT D





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If you purchased or were enrolled in a Blue Cross or Blue Shield health insurance or administrative services plan between 2008 and 2020, a \$2.67 billion Settlement may affect your rights.

Para una notificación en español, visite www.BCBSsettlement.com/espanol

On November 30, 2020, the Honorable R. David Proctor of the U.S. District Court for the Northern District of Alabama granted preliminary approval of the Settlement in the *In re: Blue Cross Blue Shield Antitrust Litigation MDL 2406, N.D. Ala. Master File No. 2:13-cv-20000-RDP*.

Please visit www.BCBSsettlement.com for more information.

What is the lawsuit about?

Plaintiffs claim that the Blue Cross Blue Shield Association and Settling Individual Blue Plans (collectively, "Settling Defendants") violated antitrust laws by entering into an agreement not to compete with each other and to limit competition among themselves in selling health insurance and administrative services for health insurance. Settling Defendants deny all claims. The Settling Defendants have asserted that their conduct results in lower healthcare costs and greater access to care for their customers. The Court has not decided who is right.

Who is affected?

You may be eligible to receive payment if you are an **Individual, Insured Group** (and their employees) or **Self Funded Account** (and their employees) that purchased or were enrolled in a Blue Cross or Blue Shield health insurance or administrative services plan during one of the two Settlement Class Periods. Government accounts are excluded from the Class.

The Settlement Class Period for **Individuals and Insured Groups** is from February 7, 2008 through October 16, 2020. The Settlement Class Period for **Self-Funded Accounts** is from September 1, 2015 through October 16, 2020. Dependents, beneficiaries (including minors), and non-employees are **NOT** eligible to receive payment.

All **Individuals, Insured Groups, and Self-Funded Accounts** that purchased or were enrolled in a Blue Cross or Blue Shield health insurance or administrative services plan during the applicable Class Period will also benefit from the parts of the Settlement requiring Settling Defendants to change certain of their practices that were alleged to be anticompetitive. Dependents, beneficiaries (including minors), and non-employees will benefit from this part of the Settlement.

For more details about who is affected visit www.BCBSsettlement.com.

What can you get from the Settlement?

Class Members who submit valid claims may receive a cash payment from the Net Settlement Fund. The Net Settlement Fund is estimated to be approximately \$1.9 billion. This is after deducting attorneys' fees, administration expenses and other costs from the \$2.67 billion Settlement Fund. For more details on the Plan of Distribution, read the Long Form Notice available at www.BCBSsettlement.com. You can also call (888) 681-1142. Settling Defendants also agreed to make changes in the way they do business to increase the opportunities for competition in the market for health insurance.

How do you get a payment?

You must submit a valid claim online at www.BCBSsettlement.com or postmarked by mail no later than **November 5, 2021**. Claim Forms are available at www.BCBSsettlement.com or may be requested by calling (888) 681-1142.

What are your other options?

If you do not want to be legally bound by the Settlement, you may send a request for exclusion ("opt out"). You will not receive any money, but you will keep your right to sue Settling Defendants for the claims in this case. If you do not exclude yourself, you may object to the Settlement. You will still be bound by the Settlement if your objection is rejected. For details on how to opt out or object, read the Long Form Notice available at www.BCBSsettlement.com.

Opt outs and objections must be postmarked by **July 28, 2021**. The Court will hold a Fairness Hearing to consider whether the Settlement is fair, reasonable, and adequate. The Fairness Hearing is on October 20, 2021 at 10:00 a.m. CT. The Court will also decide whether to approve attorneys' fees and expenses up to \$667.5 million and \$101 million for additional costs and service awards. These amounts will be deducted from the \$2.67 billion Settlement Fund. You may ask to attend the Fairness Hearing, on your own or through counsel, but you do not have to do so.

Please Do Not Contact The Court Regarding This Notice. ■ ■ ■

Questions?



Visit www.BCBSsettlement.com,
email info@BCBSsettlement.com,



call (888) 681-1142, or



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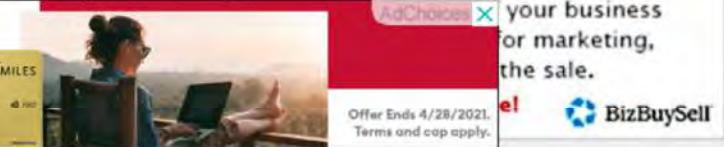


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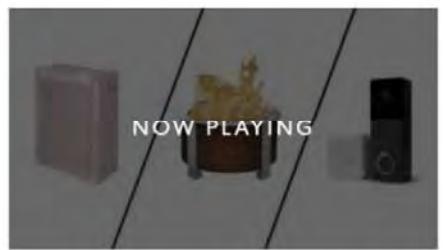
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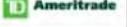
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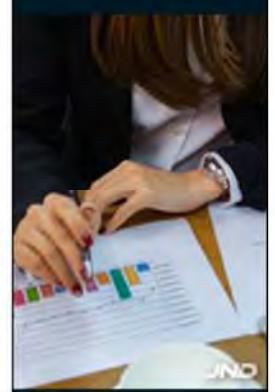
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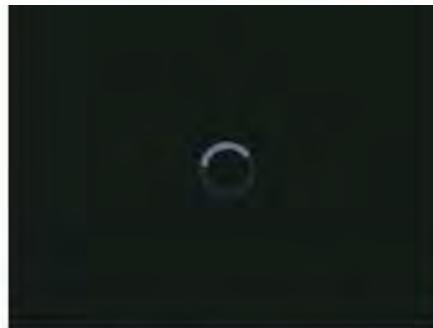


Robert W. Wood Contributor

Taxes

I focus on taxes and litigation.

The IRS wants crypto tax data in a big way, from asking on each tax return, it's latest Hidden Treasure initiative and more. Now, a federal court in Massachusetts has entered an order authorizing the IRS to serve a John Doe summons on Circle Internet Financial Inc., or its predecessors, subsidiaries, divisions, and affiliates, including Poloniex LLC, which Circle purchased in 2018. The IRS' goal is to obtain information about U.S. taxpayers who conducted at least \$20,000 worth in transactions in cryptocurrency during 2016 to 2020.



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Human Resource Executive

problematic is that only one-quarter of organizations report that they plan to maintain the programs introduced during the pandemic for the foreseeable future.

Valencia says that, especially during times of disruption, there are multiple ways in which organizations can provide emotional and mental support to their employees, including traditional support like employee assistance programs and mental health counselors to more progressive ideas like offering mental health days and establishing wellbeing champions.

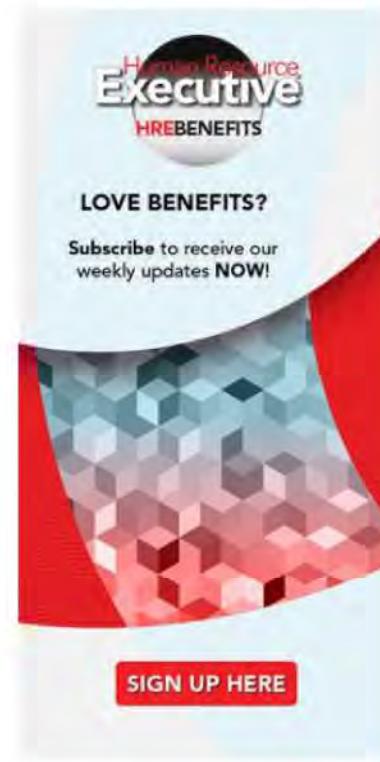


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"Wellbeing champions help to remove the stigma around emotional and mental health and ensure employees who need help are not afraid to ask for it," she says. "[Another] alternative is to provide employees with tools, such as wellbeing apps, that allow employees to

personalize the support that they need."

Valencia also says that HR and company leaders should utilize managers more in their mental health journey. "Organizations need to equip managers correctly so they can support and empower those around them without overlooking their own health and safety," she says. "This means making sure organizations are providing adequate training and support. After all, managers are critical for ensuring employees can access available resources more easily. Manager training should focus on helping them find the right balance between being empathetic and understanding, without trying to take the role of mental counselors, which they are not trained to do."



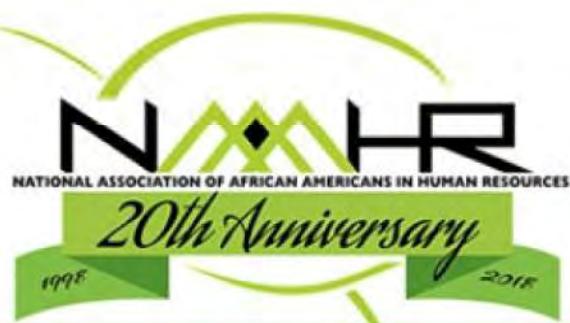
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